Electronic Patent Application Fee Transmittal							
Application Number:	09	09775278					
Filing Date:	01-Feb-2001						
Title of Invention:	METHOD AND APPARATUS FOR IMPROVING THE LOSS RATIO ON AN INSURANCE PROGRAM BOOK						
First Named Inventor/Applicant Name:	David R. Sturgis						
Filer:	Seth M. Nehrbass						
Attorney Docket Number:	A99285US (98222.1)						
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Utility Filing Fees							
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Basic Filing:							
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